

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) Chapter 7 Case
)
David R. Bayo,) Case No. 05 -18573
)
Debtor.) Judge Carol A. Doyle

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING
ON APPLICATIONS FOR COMPENSATION, AND HEARING ON THE
ABANDONMENT OF PROPERTY BY THE TRUSTEE**

To the Debtor, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: U.S. Bankruptcy Court
219 South Dearborn, Courtroom 742
Chicago, Illinois 60604

On: **July 22, 2008**

at: **10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

a.	Receipts	\$33,502.66
b.	Disbursements	\$ 592.66
c.	Net Cash Available for Distribution	\$32,910.00

4. Applications for Chapter 7 fees and administrative expenses have been filed as followed:

Applicant	Compensation Previously Paid	Fees Now Requested	Exp Now Requested
Trustee	\$0	\$4,100.27	\$0
Trustee's Accountant	\$0	\$1,366.30	\$13.30
Trustee's Legal Firm	\$0	\$3,362.50	\$0

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
N/A			

6. In addition to the fees and expenses of administration listed above as may be allowed by the Court, secured and priority claims totaling \$0 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0%, and the secured dividend is expected to be 0%.

Allowed Priority Claims are: N/A

7. Claims of general unsecured creditors totaling \$27,263.65 have been allowed and will be paid *pro rata* after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 88.28%.

Allowed general unsecured claims are:

<u>Claim #</u>	<u>Claimant</u>	<u>Allowed Amount Of Claim</u>	<u>Proposed Payment</u>
1	Discover Financial Services	\$11,124.01	\$ 9,819.98
2	Household Bank (SB), N.A.	\$ 2,114.90	\$ 1,866.98
3	eCast Settlement Corporation	\$12,623.58	\$11,143.76
4	Recovery Management Systems	\$ 1,401.16	\$ 1,236.91

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 South Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtors has been discharged.
11. The Trustee proposes to abandon the following property at the hearing: N/A.

Dated: **June 23, 2008**

For the Court,

By:

KENNETH S. GARDNER

Kenneth S. Gardner
Clerk of the United States Bankruptcy Court
219 South Dearborn, 7th Floor
Chicago, IL 60604

Trustee: Karen Goodman, Esq.
Address: 111 East Wacker Drive
Suite 2800
Chicago, IL 60601-3713

Phone: 312-527-4000

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 05-18573

User: amcc7
Form ID: pdf002

Page 1 of 1
Total Served: 24

Date Rcvd: Jun 23, 2008

The following entities were served by first class mail on Jun 25, 2008.

db +David R Bayo, 6321 S Narragansette Ave, Chicago, IL 60638-5001
aty +Karen R Goodman, Shefsky & Froelich Ltd, 111 East Wacker Drive, Suite 2800,
Chicago, IL 60601-3713
aty +Paul S Braun, Braun & Edwards, Chartered, 19630 Governors Hwy, Flossmoor, IL 60422-2078
aty +Shefsky & Froelich Ltd, 111 E Wacker, Suite 2800, Chicago, IL 60601-3713
tr +Karen R Goodman, ESQ, Shefsky & Froelich Ltd, 111 East Wacker Drive, Suite 2800,
Chicago, IL 60601-3713
9327943 +Chase Manhattan Bank USA, PO Box 94014, Palatine, IL 60094-4014
9327951 Countrywide, PO Box 650070, FTWTX 36, Dallas, TX 75265 0070
9327945 +Creditors Interchange, 80 Holtz Drive, Buffalo, NY 14225-1470
9866599 +Household Bank (SB), N.A, eCast Settlement Corporation, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
9327948 +Karen L. Bulanda, 7733 W 173rd Street, Tinley Park, IL 60477-3256
9327950 MBNA Platinum Plus, PO Box 15137, Wilmington, DE 19850 5137
9327952 +NCB Management Services Inc, PO Box 1099, Langhorne, PA 19047-6099
9327953 NCO Financial Systems, PO Box 41457, Philadelphia, PA 19101 1457
9327955 Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197 4102
9327956 +True Logic Financial, PO Box 4387, Englewood, CO 80155-4387
9327957 Viking Collection Service Inc, PO Box 59207, Minneapolis, MN 55459 0207
9327958 Walter E. Smythe, PO Box 17602, Baltimore, MD 21297 1602
9327959 +World's Foremost Bank NA Visa, PO Box 82575, Lincoln, NE 68501-2575
9941329 eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480

The following entities were served by electronic transmission on Jun 24, 2008.

9667188 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 24 2008 06:17:59 DISCOVER FINANCIAL SERVICES,
PO BOX 8003, HILLIARD, OH 43026
9327946 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 24 2008 06:17:59 Discover, PO Box 30395,
Salt Lake City, UT 84130 0395
9327947 +E-mail/PDF: gecsed@recoverycorp.com Jun 24 2008 06:16:38 GE Consumer Finance Walmart,
PO Box 981426, El Paso, TX 79998-1426
10463007 +E-mail/PDF: rmscedi@recoverycorp.com Jun 24 2008 06:17:58
Recovery Management Systems Corporation, For GE Money Bank, dba WAL-MART,
25 S.E. 2nd Avenue, Suite 1120, Miami, Florida 33131-1605
9327954 +E-mail/Text: resurgentbknotifications@resurgent.com
Sherman Acquisition LP, 15 S Main St Suite 600, Greenville, SC 29601-2768

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9327944 Citi Sears
9327949* +Karen L. Bulanda, 7733 W 173rd St, Tinley Park, IL 60477-3256

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2008

Signature:

